ABSTRACT

The present invention provides a fully automated and secure bill payment system which is extremely simple for clients to operate. A processing web site is established which interconnects via the Internet to a plurality of financial institutions, billers and clients. Each biller has an established web site into which a client of the biller can enter and view a bill image using a personal computer or similar device connected to the Internet. The bill image is actually part of a HTML form which contains hidden identifying information of the biller. To facilitate payment, the client selects a bill payment icon presented graphically within the body of the bill image. This action initiates a sequence of events, including the forwarding of the HTML form to the processing web site, a confirmation message being sent to the client, confirmation by the client, and the debiting and crediting of client and biller accounts respectively. Instead of requiring the client to log into the biller's web site, the bill can also be presented to the client by way of an e-mail message. Similar to the previous scenario, bill payment is accomplished by the client selecting a bill payment icon.